

EXHIBIT 20

MERKIN MATTERS

**Transcription of Selected Telephone
Conversations**

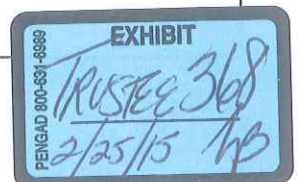
Caller: Unknown

Callee: Unknown.

Date of the call: Unknown.

Time of the call: Unknown.

Name of the file: bd.mp3 and bd_RXset1



1 [START bd.mp3 and bd_RXset1]

2 MALE VOICE 1. ...that I ----

3 MALE VOICE 2: ---- I'm here to start
4 that.

5 MALE VOICE 1: Right, exactly.

6 MALE VOICE 2: Right.

7 MALE VOICE 1: I would, I would, it'd
8 make my life much easier...

9 MALE VOICE 2: Um-hum.

10 MALE VOICE 1: ...if I don't do that.
11 You have no idea how interested I am as a general
12 and specific ---- in making your life easier.

13 MALE VOICE 2: Okay.

14 MALE VOICE 1: All right. I, I did,
15 you know, did I think about it a lot? No, I didn't.
16 I would -- you know, the idea is I just, you know,
17 it's just, I, you know. The whole thought of doing
18 that and getting involved in this stuff is something
19 that I really prefer not to do, and as long as --

20 MALE VOICE 2: Right.

21 MALE VOICE 1: -- it's not going to
22 change your lifestyle, which it's not, then I'm
23 gonna pass on that.

24 [END bd.mp3 and bd_RXset1]

25

C E R T I F I C A T E

I, NANCY C. BENDISH, a Certified Court
Reporter, RMR, CRR and Notary Public of the States
of New York and New Jersey, do hereby certify that
the foregoing is a transcription of audio files
transcribed by me to the best of my ability.



NANCY C. BENDISH

Dated: February 23, 2015